

Information to identify the case:

Debtor 1:	Dana Kepezensky	Social Security number or ITIN:	xxx-xx-4823
	First Name Middle Name Last Name	EIN:	__-_____-
Debtor 2:	William Kepezensky	Social Security number or ITIN:	xxx-xx-6982
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-_____-
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 3/11/17
Case number:	17-14812-CMG	Date case converted to chapter:	7 10/3/17

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Dana Kepezensky	William Kepezensky
2. All other names used in the last 8 years	aka Dana Acevedo	
3. Address	15 Brandywine Drive Matawan, NJ 07747	15 Brandywine Drive Matawan, NJ 07747
4. Debtor's attorney Name and address	Yakov Rudikh Rudikh and Associates, LLC 223 Rt. 18 South, Suite 108 E. Brunswick, NJ 08816	Contact phone (732) 659-6961
5. Bankruptcy trustee Name and address	Barry R. Sharer Sharer Petree Brotz & Snyder 1103 Laurel Oak Road Suite 105B Voorhees, NJ 08043	Contact phone 856-282-0998

For more information, see page 2 >

Date: 10/3/17

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Dana Kepezensky
 William Kepezensky
 Debtors

Case No. 17-14812-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

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 Total Noticed: 59

Date Rcvd: Oct 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2017.

db/jdb
 tr +Dana Kepezensky, William Kepezensky, 15 Brandywine Drive, Matawan, NJ 07747-9684
 +Barry R. Sharer, Sharer Petree Brotz & Snyder, 1103 Laurel Oak Road, Suite 105B,
 Voorhees, NJ 08043-4376
 516696280 +Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 516932875 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 516696295 NJ E-ZPass Violation Processing Ctr, PO Box 52005, Newark, NJ 07101-8205
 516696297 NYC Department of Finance, PO Box 3615, New York, NY 10008-3615
 516883141 Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635,
 Wilkes-Barre, PA 18773-9635
 516696293 +New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
 516696294 +New Jersey Motor Vehicle Commission, PO Box 136, Trenton, NJ 08666-0136
 516763521 +New Jersey Turnpike Authority, Mark Schneider, Esq., 581 Main Street, P.O. Box 5042,
 Woodbridge, NJ 07095-5042
 516696300 Professional Account Management, LLC, PO Box 37038, Washington, DC 20013-7038
 516822187 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,
 Trenton, NJ 08695-0245)
 516696302 +State of New Jersey, Motor Vehicle Violation Surcharge System, PO Box 4850,
 Trenton, NJ 08650-4850
 516696303 +Steven Mathless, Attorney at Law, 800 Crosspoint Dr Suite D, Columbus, OH 43230-6688
 516696304 +Stevens Business Servi, 92 Bolt St # 1, Lowell, MA 01852-5316
 516696305 +Sunrise Credit Service, 234 Airport Plaza Blvd S, Farmingdale, NY 11735-3938
 516696307 Universal Fidelity LP, P.O. Box 219785, Houston, TX 77218-9785
 516735881 +VW Credit Inc. dba Audi Financial Services, c/o VW Credit, Inc., PO Box 9013,
 Addison, Texas 75001-9013
 516696309 Wells Fargo Hm Mortgag, 7255 Baymeadows Way, Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: yrudikh@gmail.com Oct 03 2017 23:08:13 Yakov Rudikh,

Rudikh and Associates, LLC, 223 Rt. 18 South, Suite 108, E. Brunswick, NJ 08816
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 03 2017 23:09:24 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 03 2017 23:09:21 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516948914 +EDI: CINGMIDLAND.COM Oct 03 2017 22:43:00 AT&T Mobility II LLC, C/O AT&T Services, Inc,
 Karen A. Cavagnaro-Lead Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
 516780431 EDI: BECKLEE.COM Oct 03 2017 22:43:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516696278 +EDI: AMEREXPR.COM Oct 03 2017 22:43:00 Amex, PO Box 297871,
 Fort Lauderdale, FL 33329-7871
 516696279 +EDI: APPLIEDBANK.COM Oct 03 2017 22:43:00 Applied Bank, PO Box 17125,
 Wilmington, DE 19850-7125
 516743080 EDI: BMW.COM Oct 03 2017 22:43:00 BMW Financial Services NA, LLC,, P.O. Box 3608,
 Dublin, OH 43016
 516696281 EDI: BMW.COM Oct 03 2017 22:43:00 Bmw Financial Services, 5515 Parkcenter Cir,
 Dublin, OH 43017
 516705416 +EDI: AISACG.COM Oct 03 2017 22:43:00 BMW Financial Services NA, LLC,
 c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
 516696282 EDI: CAPITALONE.COM Oct 03 2017 22:43:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238
 516696283 +E-mail/Text: bankruptcy@cvaps.com Oct 03 2017 23:09:44 Cavalry Portfolio Serv,
 Po Box 27288, Tempe, AZ 85285-7288
 516944613 +E-mail/Text: bankruptcy@cvaps.com Oct 03 2017 23:09:44 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 516696284 +EDI: CHASE.COM Oct 03 2017 22:43:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 516696285 +EDI: CITICORP.COM Oct 03 2017 22:43:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
 516755355 E-mail/Text: bankruptcynotices@devry.edu Oct 03 2017 23:10:05 Devry Education Group,
 814 Commerce Dr., Suite 200, Oak Brook, IL 60523
 516696286 +EDI: NAVIENTFFKASMDOE.COM Oct 03 2017 22:43:00 Dept Of Ed/navient, PO Box 9635,
 Wilkes Barre, PA 18773-9635
 516705542 EDI: DISCOVER.COM Oct 03 2017 22:43:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 516696287 +EDI: DISCOVER.COM Oct 03 2017 22:43:00 Discover Fin Svcs Llc, Pob 15316,
 Wilmington, DE 19850-5316
 516696288 +EDI: TSYS2.COM Oct 03 2017 22:43:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 516696290 EDI: IRS.COM Oct 03 2017 22:43:00 Internal Revenue Service, 44 South Clinton Ave,
 Trenton, NJ 08601
 516821367 EDI: RESURGENT.COM Oct 03 2017 22:43:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587

District/off: 0312-3

User: admin
Form ID: 309A

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Total Noticed: 59

Date Rcvd: Oct 03, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516895870 +EDI: MID8.COM Oct 03 2017 22:43:00 MIDLAND FUNDING LLC, PO BOX 2011,
WARREN, MI 48090-2011
516696292 E-mail/Text: bankruptcynotice@nymcu.org Oct 03 2017 23:09:55 Municipal Credit Union,
22 Cortlandt St, New York, NY 10007
516696296 +E-mail/Text: bnc@nordstrom.com Oct 03 2017 23:08:44 Nordstrom/td, 13531 E Caley Ave,
Englewood, CO 80111-6505
516762367 EDI: AGFINANCE.COM Oct 03 2017 22:43:00 ONEMAIN FINANCIAL, P.O. BOX 3251,
EVANSVILLE, IN 47731-3251
516696298 +EDI: AGFINANCE.COM Oct 03 2017 22:43:00 Onemain Fi, 6801 Colwell Blvd,
Irving, TX 75039-3198
516942891 EDI: PRA.COM Oct 03 2017 22:43:00 Portfolio Recovery Associates, LLC,
c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
516950098 EDI: PRA.COM Oct 03 2017 22:43:00 Portfolio Recovery Associates, LLC,
c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516951395 EDI: PRA.COM Oct 03 2017 22:43:00 Portfolio Recovery Associates, LLC, c/o Paypal,
POB 41067, Norfolk VA 23541
516696299 +EDI: PRA.COM Oct 03 2017 22:43:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952
516853620 EDI: Q3G.COM Oct 03 2017 22:43:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
516696301 +EDI: RMCB.COM Oct 03 2017 22:43:00 RMCB, P.O. Box 1235, Elmsford, NY 10523-0935
516696306 +EDI: RMSC.COM Oct 03 2017 22:43:00 Synch/tjx Cos, Po Box 965015, Orlando, FL 32896-5015
516696977 +EDI: RMSC.COM Oct 03 2017 22:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
516865766 +EDI: AIS.COM Oct 03 2017 22:43:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516696308 +E-mail/Text: vci.bkcy@vwcredit.com Oct 03 2017 23:09:34 Vw Credit Inc, 1401 Franklin Blvd,
Libertyville, IL 60048-4460
516894109 EDI: WFFC.COM Oct 03 2017 22:43:00 Wells Fargo Bank, N.A., PO Box 10438,
Des Moines, IA 50306-0438
516883624 EDI: WFFC.COM Oct 03 2017 22:43:00 Wells Fargo Bank, N.A.,
Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road,
Eagan, MN 55121-7700
516696310 EDI: WFFC.COM Oct 03 2017 22:43:00 Wffnb Retail, Csc1 Dispute Team,
Des Moines, IA 50306

TOTAL: 40

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516946616* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
516696291* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Services, P.O. Box 9052,
Andover, MA 01810-9052)
516696289* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com/nj83@ecfcbis.com
Denise E. Carlon on behalf of Creditor VW Credit Inc. dba Audi Financial Services
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin
Form ID: 309A

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Date Rcvd: Oct 03, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Jason Brett Schwartz on behalf of Creditor Financial Services Vehicle Trust (FSVT)
jschwartz@mesterschwartz.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
Yakov Rudikh on behalf of Joint Debtor William Kepezensky yrudikh@gmail.com,
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;r61945@notify.bestcase.com
Yakov Rudikh on behalf of Debtor Dana Kepezensky yrudikh@gmail.com,
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;r61945@notify.bestcase.com
TOTAL: 9